



MEDIA RELEASE

STATE OF TENNESSEE
DEPARTMENT OF COMMERCE AND INSURANCE

FOR IMMEDIATE RELEASE
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CONTACT: KELLY M. BROCKMAN
615.741.6007 (OFFICE)

HIPAA HEALTH INSURANCE POLICIES AVAILABLE TO FORMER TENNCARE ENROLLEES

NASHVILLE, TN. -The Tennessee Department of Commerce and Insurance is informing former TennCare enrollees or anyone leaving an employer sponsored group insurance plan that "HIPAA" (Health Insurance Portability and Accountability Act) or "guaranteed issue" health insurance plans are available if people act quickly after losing health insurance coverage.

"With HIPAA rights, most former TennCare enrollees are no longer uninsurable," said Paula Flowers, Commissioner for the State of Tennessee Department of Commerce and Insurance. "To learn more about HIPAA rights, the department has created a new website to assist the uninsured in obtaining new health insurance coverage."

Seeking new health insurance immediately after losing coverage is essential in order to be protected.

The following deadlines are crucial:

1. Group plans- Even if you were on TennCare a short amount of time, you may be eligible to join a group plan offered by your or your spouse's employer. You have 30 days after termination of your prior coverage to join a group plan. After 30 days, you may be deemed uninsurable.
2. Individual plans- You are eligible to purchase an individual plan if you had 18 months continuous coverage under TennCare or another group plan. You have 63 days after termination of your prior coverage to purchase an individual insurance plan. After 63 days, you may be deemed uninsurable.
3. Pre-existing condition waiting periods- If you have had 18 months or more of continuous health insurance coverage, then you cannot be subjected to a pre-existing condition waiting period. If applying for a group plan, any period of coverage less than 18 months may act as a "credit" against any pre-existing condition waiting periods imposed by your new health insurance carrier.

To access the department's new website and view a list of companies that offer individual health insurance plans, visit <http://www.tennessee.gov/commerce/insurance/needinsurance.html>.

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DAVY CROCKETT TOWER, 5TH FLOOR
500 JAMES ROBERTSON PARKWAY
NASHVILLE, TN 37243
615.741.2241